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JFW



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re original application of:

Applicant : Kathleen Tyson-Quah  
Serial No. : 09/513,440  
Filed : February 25, 2000  
Title of Invention : SYSTEM FOR REDUCING RISK IN PAYMENT-BASED  
TRANSACTIONS WHEREIN A RISK FILTER ROUTINE  
RETURNS INSTRUCTIONS AUTHORIZING PAYMENT TO A  
PAYMENT QUEUE FOR LATER RE-EVALUATION  
Examiner : Frantzy Poinvil  
Group Art Unit : 3628  
Attorney Docket : 126-001USA000

Commissioner of Patents  
and Trademarks  
Washington, D.C. 20231

**AMENDMENT UNDER RULE 312(a)**

SIR:

Prior to payment of Issue Fee in the present Application, please amend the same as follows: